

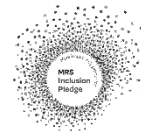
STRAT7



Understanding the Alternative Dispute Resolution (ADR) Process

Full Report

November 2024





Contents

01 Summary

02 Methodology considerations
and sample

03 Before ADR

04 Pre-Onboarding

05 The journey overview

06 Example case studies

07 The journey in detail

08 Reflections

09 Key takeaways

10 Detailed case studies

11 Appendix



01

Summary

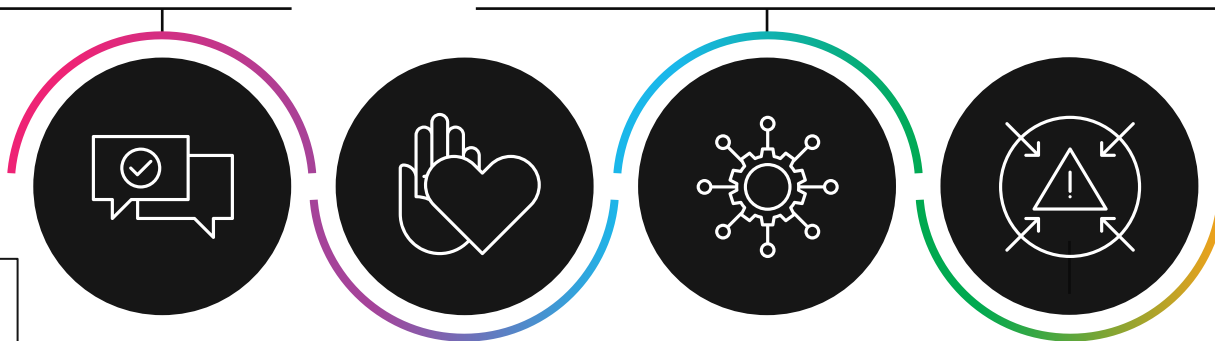
Most participants saw the process as helpful and valuable, although differences in the process for CO/CISAS* accounted for different experiences across cases

Overall positive response to ADR

While the overall experience was generally positive, there were felt to be some areas for improvement in terms of managing expectations at the start, improving the clarity of information and streamlining processes.

Digital-first approach for CISAS

Conversely, the more digitally savvy participants appreciated communications through the online portal with CISAS, which they mostly found intuitive. However, this didn't cater so well for those less comfortable with such platforms or for those with complex complaints. Some participants also struggled to submit evidence in this way and so chose to share documents entirely outside of the system.



*Two ADR schemes are currently approved by Ofcom to support the resolution of disputes between consumers and communications providers (CPs). Those schemes are:

- CO (Communication Ombudsman)
- CISAS (Communication & Internet Services Adjudication Scheme)

Personable experience for CO

The additional phone contact worked well for CO participants, particularly in making them feel listened to. However, this could make the process feel longer and more involved than for CISAS.

Participants liked having one case worker throughout, who was easily contactable through the system, which ensured consistency.

Both ADRs could do more to support vulnerable consumers, based on their preferences

Although they captured information around additional needs upfront, these preferences were not always fulfilled with some participants being contacted through means that were not preferred.





02

**Methodology considerations and
sample**



Research overview

Two ADR schemes are currently approved by Ofcom to support the resolution of disputes between consumers and communications providers (CPs). Those schemes are:

-  Communication Ombudsman (CO)
-  Communication & Internet Services Adjudication Scheme (CISAS)

Ofcom is required to periodically review both schemes against their key approval criteria. To help inform this process, Ofcom commissioned Jigsaw to conduct qualitative research to understand the experiences of ADR scheme consumers.

The research followed the journeys of 77 ADR applicants from initial sign up to final resolution. At the end of their journey, 20 participants were selected for depth interviews to better understand their experiences.

More details of the methodology are shown overleaf.

Recruitment process

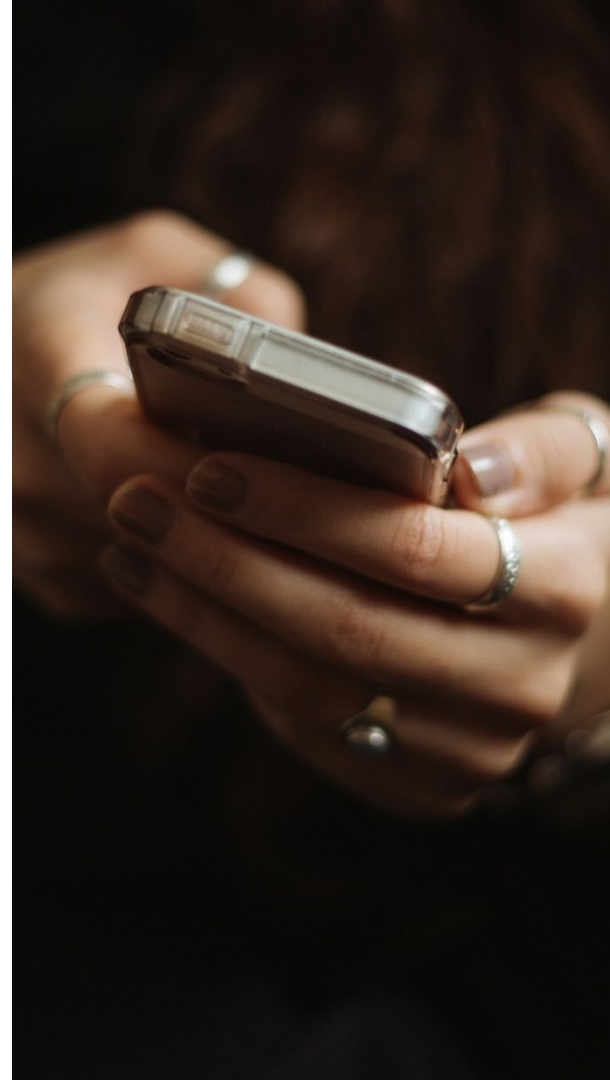
The sample was self-selected, with all who applied for ADR invited to opt in following their application. This was to ensure that the sample was as representative as possible.

Recruitment was designed to capture all parts of the ADR journey, as close to the start of the journey as possible. We used the following process:

- 1 Created two screener surveys (one for each ADR) to ensure eligibility for the research.
- 2 For CISAS, the invitation to participate in the research was included in the email to all who applied to that scheme. The screener survey was then sent after they opted in.
- 3 For CO, an opt-in to participate was included in the email to all who applied to that scheme and who had agreed through CO to be contacted about their customer experience. The screener survey was then sent after they opted in.
- 4 Those who opted in and completed the survey were then contacted. If they met the eligibility criteria, they were onboarded to participate in the research. This process happened quickly to capture early experiences in the journey.

Recruitment continued on a rolling basis for the duration of fieldwork until 4 weeks before the end of fieldwork to allow time for participant journeys to complete.

Recruitment took place between March and May 2024.



Research consisted of a five-stage approach, covering the duration of the journey from initial ADR application to final decision



Initial survey (n=73)

At the start of their journey, participants were asked about the pre-ADR experience, including:

- Previous experience of any ADR (telecoms or other sector)
- Reasons for applying to ADR
- Expectations and awareness

Everyone was invited to this task, although some joining late in the journey went straight to the diary stage.



WhatsApp diary (n=77)

Participants kept a diary of all communications to and from their ADR scheme, telling us about what had happened, how they felt, and sharing images and audio to tell us about their journey.

Everyone was invited to this task.



Interim survey (n=36)

Where journeys lasted longer than average, participants completed an interim survey to tell us about any changes that they wanted to share about their journey.

Participants with a journey of more than 4 weeks completed the interim survey.



Final survey (n=54)

Once a final decision had been reached, we asked participants about:

- Details of the outcome
- Overall experience and satisfaction
- Experience vs expectations from the start

Everyone was invited to this task, although some journeys were not completed before the research had finished.



Depth interviews (n=20)

At the end of the journey, we invited some participants to take part in a 45-minute depth interview exploring the journey in more detail, including their frustrations and pain points.

Only selected participants joined the depth interview phase.

The methodology was designed to capture participants through their journeys (lasting on average for 2-4 weeks). The process wasn't the same for everyone, since some journeys were longer and required the interim survey, for example. Equally, depth interviews were conducted for a subset of the full sample

Sample structure

The sample was structured to include equal proportions for CO/CISAS first and foremost. There were soft quotas on complaint type (of which there are six main complaint categories), services and providers. There were also minimum quotas on vulnerabilities to ensure fair representation.

Importantly, the fallout of quotas represented the makeup of the sample at the time of fieldwork and is not necessarily an accurate reflection of the typical demographic of ADR consumers and their complaints.

Total	85
CO	42
CISAS	43
Main Complaint Type	
Billing	18
Service quality	14
Contract issues	15
Customer service	14
Mis-selling	9
Equipment	5
Other	8

Communications Service	
Broadband	48
Mobile	37
Landline	11
Pay TV	8
Other*	2
Vulnerable Total	23
Physically	8
Mentally	8
Financially	7

*For communications services, "Other" is broken down as: 1 x phone connection issue, 1 x mis-sold a phone connection.



03

Before ADR

Although most participants were aware that an ombudsman process existed, they generally relied on their own research to find their relevant ADR



Most participants were aware of ADR schemes in general, and that ADR schemes were available to participants in cases like their own dispute.




Personal research (e.g. Google and Trustpilot) was the most common way participants learnt they could use ADR services for their communications dispute, followed by information from their providers. A relatively small number found out from their bill.





Almost all participants knew which ADR scheme they needed to apply to, although of these most didn't know there were two schemes.


Initial survey - Q2. Before this current complaint, were you aware that ADR services were available to consumers? Q6. How did you find out that you could use an ADR service to help you settle your complaint with a telecoms provider? Q3. Was it clear to you which of the two approved ADR schemes you needed to apply to? Base: Total sample, n=73


Participants were often exhausted by their difficulties with providers before they even began the ADR process, so they saw ADR as a light at the end of the tunnel

 Many felt frustrated that their provider had been unable to resolve their complaint.

 Several felt that providers were 'washing their hands' of their complaint by letting it pass into ADR, with some believing that this was in the hope that they would drop the dispute.

 Many continued to be impacted by the very problem they were complaining about.

 For some vulnerable participants, this could be especially worrisome.

 Some participants expressed a sense of relief and hope at getting a third party involved.



[Prior to ADR] I felt helpless, vulnerable, desperate, exhausted, depressed and completely ignored.

CO, Service quality

*They [the provider] are 'passing the buck' to CISAS and/or testing consumers resilience
CISAS, Service issues*

Initial survey - Q21. Between when you first raised your complaint with your provider and when you submitted your complaint to your ADR scheme, how have you felt?

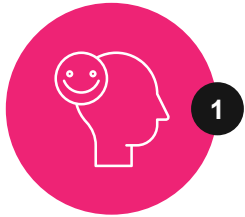


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Pre-Onboarding

A third of participants had experience with other ombudsman services, either with CO/CISAS or with Financial/Energy ombudsman services

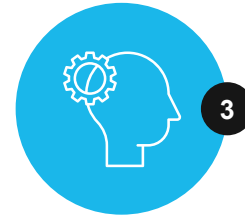
These previous experiences could heavily colour expectations of the ADR process



Those who had previous positive experiences of ADR tended to be more optimistic and were therefore more likely to be disappointed or frustrated when the outcome didn't go their way.



For those who had negative experiences, they tended to enter the process with more pessimism and were more likely to try and avoid a lengthy process, for example by taking an early settlement.



However, generally, those with prior experience also had a better understanding of how the process would work, and were more prepared to handle realistic timelines, evidence uploads, and the decision-making process.

Although finding practical details for how to apply to ADR was somewhat easy, more supportive elements were lacking

1

Around half of participants said that they learnt about the existence of ADR from their provider, however that information was seen as more obligatory than providing helpful onward advice.

2

Therefore, many participants were finding their own sources (Google, reviews, etc) to get more information about how the process worked, learn about the ADR schemes themselves, and find out what they could be awarded.

This could lead to unrealistic expectations if participants were referring to unverified sources or heard about other ADR experiences which could set unrealistic expectations.

Initial survey. Q11. Did your provider send you a letter/email informing you that you could now apply for ADR? N=73



It was only a text message to my personal mobile phone - which I kept asking [the provider] not to use. The text just stated that we were at "deadlock" and to contact the ADR scheme.

CO, Mis-selling



The only thing I did do was trying to see if I could find any reviews of it [ADR] and the ones I did find were pretty scathing. As in they always took [the provider's] side

CISAS, Billing

I think I googled. I don't think it was on the ombudsman website... So I worked out that even if I went through the ombudsman, I might get the hundred-pound compensation, so I might get slightly higher compensation, but I would probably only get a refund of the pound 57 [sic] that I paid for the first month

CO, Contract issues

Participants applied for ADR when they felt they had nowhere else to turn, wanted a resolution for themselves and/or wanted to hold providers to account

No other option

Most participants felt that they were at the end of the road and wanted a third-party resolution, having tried themselves to get their complaint resolved, sometimes after multiple attempts over an extended period of time.

This was particularly true in cases where providers ceased contact with the participant.

Fair outcome

Participants felt they had been wronged and believed they were owed compensation, an apology or some other resolution that involved their provider taking accountability.

Provider acting unreasonably

Participants believed their provider was acting in bad faith and were treating them as consumers unreasonably.

For some, this process went beyond their own personal benefit - they wanted their provider to halt action against other consumers too in a moral stance.



Our complaint with [the provider] dragged on for several months with no resolution. Too many departments and operators involved with too many confusing phone calls. It should be tighter as the consumer is left baffled and unsure of the situation.

CO, Mis-selling



[I applied for ADR] because I felt I had really been done over by the company. I really felt strongly that they cannot get away with how they have treated me.

CO, Equipment



I felt that I had been treated badly by my provider - not only in the original cause of my complaint but also in the way that they handled my complaint - and I was not prepared to let them get away with it.

CISAS, Contract

There was an expectation of an impartial ADR experience that would resolve the issue, while some participants expected ADR schemes to favour the consumer



Compensation and accountability

The most common expectation amongst participants was to hold providers to account (through apologies, changed policies, etc) while compensating them for inconveniences and stress caused, either financially or through the restoring of services.



Fair resolution

Participants expected an independent and evidence-based review of their case by the ADR scheme, leading to an impartial and unbiased decision at the end of the process.



Misunderstood role of ADR

While some participants hoped for an impartial review, others expected the ADR scheme to be on the side of the consumer, particularly in guiding them through the process and offering support/advice.

They also expected the ADR scheme to hold a certain level of power over the providers to enforce resolutions within the required timeframe.



I want acknowledgement and lessons to be learned which change policy and procedures.

CO, Billing



I'm expecting an impartial person to consider all the evidence and make an informed decision.

CO, Contract issues



I expect the ADR to be at least neutral if not a little supportive or helpful in guiding me through the process.

CO, Billing, Mental health vulnerability



05

The journey overview

The process

Though the ADR process could be concluded in under two weeks, most participants reported it as lasting between three and five weeks



- This was the first official touchpoint participants had with their ADR scheme provider
- Most participants interacted with their ADR scheme most heavily at this stage
- Participants were able to access the online portal, and upload statements and evidence

co For **CO**, this included a telephone call

- In around a third of cases, providers offered participants an early settlement
- This was completely dependent on the provider
- If a participant accepted their provider's settlement, their journey ended here

- This stage accounted for the bulk of the time between onboarding the participant and the ADR scheme making a decision on their case
- This primarily involved waiting periods in which the participant was not actively engaged with their ADR scheme
- However, some chose to comment on their provider's evidence

- This was the point at which the ADR scheme issued its decision on the participant's case
- The manner of communication, clarity of decision, and information on further steps could all impact how a participant responded to the decision

- Finally, participants had a choice as to whether they accepted or rejected the ADR scheme's issued decision
- Those who were not awarded anything struggled to understand the advantages or disadvantages of accepting or rejecting their case outcome

co If a participant applied through **CO**, they had an opportunity to appeal before accepting/rejecting

Most CO participants were reasonably happy about timelines, though there was greater variability on overall experience scores



- A large majority of participants found it very or fairly easy to initially apply for ADR (slightly higher than CISAS)
- Most found it very or fairly easy to upload evidence
- A large number agreed strongly or slightly that communication on expectations of the process and result was clear

- Those who accepted an early settlement (seven CO participants) were mostly happy with what they were offered
- Many accepted early settlement to avoid the anticipated hassle of the ADR process
- Some thought they were offered as much or more than they could expect from completing the full ADR process

- Most of those who commented on provider evidence felt they had enough guidance from CO
- Those with an ADR process of more than 4 weeks felt that progress could be too slow, mostly due to providers being slow to respond
- Many felt satisfied with the clarity and frequency of communications, as well as the method of communication through the portal, which was seen as mostly easy to use. A small number were less comfortable with portals, so found it less straightforward

- About half of participants received a phone call informing them of CO's decision, the other half were sent an email or messaged via the portal
- Most understood the reasoning behind CO's decision (and those that didn't were largely unhappy about the outcome of their case more generally)

- Most intended to or had accepted CO's decision on their case
- Some CO participants had or intended to appeal
- Those who had appealed described the process itself as easy, but that there were frustrating components, e.g. the person reviewing the appeal being at the same level of seniority as the original caseworker

Most participants were very or fairly satisfied by the timelines, though a small number felt aspects of communications – including clarity and frequency – could be better



- Many participants found it very or fairly easy to initially apply for ADR (slightly lower than CO)
- The majority found it very or fairly easy to upload evidence
- The majority agreed strongly or slightly that communication on expectations of process and result was clear

- Those who accepted an early settlement (13 CISAS participants) were mostly happy with what they were offered
- Many accepted settlement to avoid hassle of the ADR process
- Some thought they were offered as much or more than they could expect from the full ADR process

- Some of those who commented on provider evidence felt they had sufficient guidance, though a small number found the portal interface confusing
- Those with an ADR process of more than 4 weeks felt that progress could be too slow, mostly due to providers being slow to respond
- Many felt satisfied with the clarity and frequency of communications, as well as the method of communication through the portal

- Decisions were almost entirely communicated by email and uploaded to the portal
- A small majority understood the reasoning behind CISAS's decision
- Some who struggled to understand CISAS' reasoning complained of jargon and bias, e.g. using similar words or phrases as the providers, going against the neutral perspective

- Most chose to accept CISAS' decision on their case
- Some decided to reject or were unsure
- Others felt that CISAS had not ruled properly and that they would be required to take further action (for example, going to small claims court)

Timelines

Most participants felt that current timelines were acceptable, but some found the waiting to be unnecessarily stressful



Prior to ADR

A minority believed **eight weeks or more** was a fair amount of time to wait before applying for ADR.

The majority believed **four weeks or fewer** would be fair.

Many argued that **a month** of ongoing comms issues should be enough to justify formal intervention.

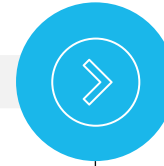


The ADR journey

Overall, most participants were **very or fairly satisfied with the length of time** it took for an outcome to be reached.

However, some felt this timescale could be burdensome and/or stressful, particularly when participants were, for example, without broadband or mobile phone service or had a vulnerability.

In some cases, providers were felt to be 'dragging out' the process. For example, providers on occasion were reported to respond at the very end of the deadline period, making the process feel longer than necessary.



After ADR

Some participants were frustrated by the length of time it took for their provider to fulfil the terms of their ADR scheme's decision.

In a small number of cases, participants received a letter that said it could take 28 days for their provider to fulfil these terms, when in reality their provider would be given 56 days (28 to accept/reject and 28 to fulfil).

These timelines were especially frustrating for some participants as they were felt to suggest that ADR schemes lacked the power to ensure that their decisions were enforced promptly.

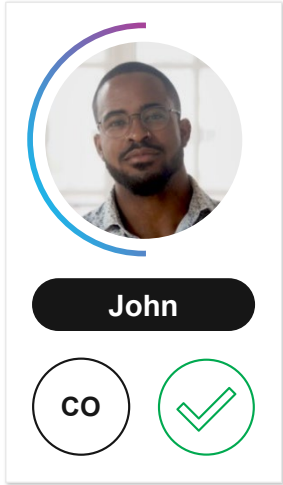
People don't look at each part as a standalone, but rather as a journey in its entirety, and may include the leadup to ADR and the time taken to implement remedies in that timeline



06

Example case studies

CO



A profile card for John. It features a circular portrait of a man with glasses and a beard. Below the portrait is a black rounded rectangle with the name 'John' in white. At the bottom left is a white circle containing the letters 'CO', and at the bottom right is a green circle containing a white checkmark.

John's provider repeatedly cancelled a direct debit he had set up for multiple sim cards for his family. This happened several times before he went into his provider's store and found out the same problem had happened with other customers too.

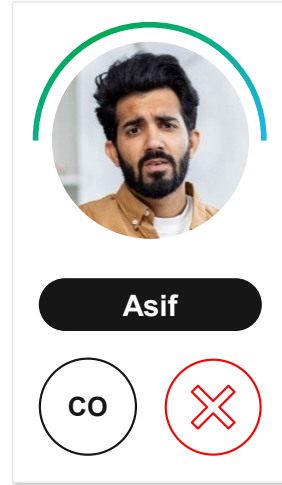
John also received a bill in which the total amount on his provider's app differed from the sum of the listed item charges (though he could quickly deduce the discrepancy himself). John complained to his provider and reached deadlock.

John found navigating the ADR process to be fairly easy but felt some frustration managing the online portal. He would occasionally receive emails from CO about new updates to his case but be unable to find out what that update would be. He was also unable to access documents from his phone, which he found unusual and annoying.

His ADR caseworker decided he should be awarded an amount of money, and that his provider had to explain the discrepancy in his charges.

His provider subsequently lost an appeal against the requirement to tell John what was on his bill.

ADR Scheme	CO
Complaint	Billing
Service	Phone
Decision	In favour
Appeals	No



A profile card for Asif. It features a circular portrait of a man with a beard and dark hair. Below the portrait is a black rounded rectangle with the name 'Asif' in white. At the bottom left is a white circle containing the letters 'CO', and at the bottom right is a red circle containing a white 'X'.

Asif incurred a 'late payment notice' on his credit report after failing to pay off a £9 bill for a number of months following receipt of the bill. He argued that he had not seen the bill as it came through an email address he rarely uses, and in addition that he had mental health vulnerabilities resulting from a car accident he had been in around the time of the charge. Asif sought ADR in the hopes of having the late payment notice removed from his record in light of his vulnerabilities and unique circumstances.

Asif was grateful for getting to speak to a caseworker on the phone ahead of his case as this allowed him to speak through the major points in his case. He found the application process straightforward and easy, in part because he had very little evidence to produce. When the decision did come, he found it was delivered in a timely way, and he fully understood the reasoning given, despite the case being found against him.

Asif appealed, but was dismayed that the appeals process only included another caseworker at the same level as his original one to look at his case. He argued they would be trained the same, and therefore, were unlikely to see his case from a different angle. The caseworker upheld the initial ruling.

ADR Scheme	CO
Complaint	Billing
Service	Phone
Decision	Against
Appeals	Yes

CISAS



Sara

CISAS



Sara had a discount offer for superfast broadband with her provider before moving home. When she moved to a new region, she was no longer able to access broadband service. Additionally, due to her moving home, she was no longer offered the original discount offer and began getting charged higher fees.

When she tried to cancel this plan, her provider refused and continued to charge her the higher fees. When Sara refused to pay, her provider sent debt collectors to contact her through email, phone calls, and in person at her residence, which made her feel harassed. Sara turned to ADR in hope of clearing these debts, and, most vitally, of stopping the harassment by debt collectors.

Sara felt overwhelmed during the ADR experience by the gravity of her situation, which made it difficult for her to feel confident in her case. She struggled to explain herself in the statement and forgot to mention key aspects of her case.

Sarah's provider offered her an early settlement, which would clear her debt. Though Sara thought she may have been owed compensation on top of this, she chose to take the early settlement as she was desperate to end her situation with the debt collectors.

ADR Scheme	CISAS
Complaint	Service quality
Service	Broadband
Decision	Early settlement
Appeals	No



Peter

CISAS



Peter is physically disabled and worked remotely full time. As his job relied on steady access to broadband, he purchased a backup server from his provider. This server, however, repeatedly failed to work. Peter found out that his provider offered a better server with their corporate plan and asked for his server to be replaced with this corporate version (but at the price of his current plan). Instead, his provider offered an amount of money which Peter rejected as he felt entitled to the corporate plan server. Peter went through the ADR process in the hope that he could get this server on his current plan.

Peter found the CISAS portal could feel outdated and clunky. For example, he was frustrated by the document upload function, as he found he could only upload one document at a time.

Peter's ADR caseworker ended up referring to his provider's evidence that stated Peter had only experienced one instance of connection failure (although Peter claimed he had suffered several) and found that his provider had no further obligation to him. Peter felt this decision was biased and unfair and so took his case to small claims court, which is ongoing at the time of publishing.

ADR Scheme	CISAS
Complaint	Equipment
Service	Broadband
Decision	Against
Appeals	No



07

The journey in detail

Onboarding Survey Findings

- Most applications were via the website for both ADR schemes, although some CO applications were via phone
- Both CO and CISAS participants generally reported having an easy experience when submitting their complaint to ADR
- Most participants felt their ADR scheme clearly communicated the process upfront
- Overall, participants found uploading evidence easy
- Participants going through the ADR process with CISAS felt they were far more informed about potential outcomes and likely compensation than for CO
- Most participants received guidance on what evidence to submit



[Uploading evidence was] very easy. I wouldn't say everything is smooth with the website they have, but that part was quite easy

CO, Billing



It was very straightforward to browse and attach saved documents

CISAS, Customer Service

The first touchpoint with ADR schemes tended to set the tone for participants, particularly for how supported they expected to be by the ADR service and their caseworkers



CO

Phone call

Participants had a set-up phone call with a designated caseworker to talk through their case and the ADR process before accessing the portal. This call would be set up by the CO caseworker.

This made participants feel like their ADR caseworker would be with them the whole way and helped to put some more nervous participants at ease.

This gave participants the opportunity to talk through their case before giving extra detail when uploading evidence.

This also provided participants with a chance to learn about potential compensation and likely outcomes.

Portal

After having the initial phone call, participants felt easier interacting with the portal.

They would have already given details about their case to the caseworker, so filling in the online application felt more like 'filling in gaps'.



CISAS

Phone call

There was no evidence to suggest that CISAS made phone calls to participants in this research.

Portal

Some found the CISAS process could feel hard to navigate when completing the online application.

Some didn't realise their case had not yet been accepted before filling out the application form, in part due to not fully understanding or researching the criteria for eligibility to ADR.

While some found it simple and easy, for others uploading evidence felt unnecessarily burdensome as they believed providers already kept detailed records



Evidence uploading was a clunky and time-intensive activity for some participants, though others found this process simple and easy

For a small number of participants, tracking down each piece of evidence, particularly for phone calls and engineer visits, was both difficult and time consuming. Some less digitally savvy participants struggled with the entirely online approach.

Some participants with CISAS struggled to upload multiple documents at a time, which could lengthen the process.

Some who had emailed interactions would have preferred to email a bulk history of communications over instead of downloading and individually uploading each one.

For some, the instruction text could fail to recommend necessary pieces of evidence, such as the deadlock letter.



For some participants, it felt as if the process was biased toward providers, as most participants did not keep detailed records of each interaction they had with their provider

This could feel very time intensive and burdensome on participants, whereas providers were believed to have detailed records already on hand.

Some participants had to upload years of interactions with their provider - most participants had not saved this information.

Some participants didn't realise this might be the only time they could give evidence, and worried later that they had forgotten to upload items in the moment, which could affect the ultimate outcome of their case.

Evidential burden for participants was felt to be high, with many spending hours delving through their own old records when they felt they shouldn't need to

Participants were aware their provider had a lot more information saved than they did themselves, and so felt providers should be held to a higher standard when providing said evidence. It was also hard work and time consuming for participants to upload old evidence, that may need to be reformatted to enable sharing with the ADR.

Whilst participants generally felt neutral in relation to their provider's evidence, some were satisfied that their provider had supplied relevant evidence (e.g. transcripts of communications) that in some circumstances might ultimately support their own case, whereas others felt the evidence was either inaccurate or lacked necessary details.



“The annoying thing I stupidly should have done, in hindsight, is when I changed my direct debit, I should have actually taken a screenshot of it because that would have shown, obviously, what I was saying was correct, rather than [my provider] being able to completely deny it taking place”

CISAS, Billing, Financial vulnerability

“I definitely did not expect everything to rest on me and me providing all the information. And for [the provider] just to be able to kind of push back, they pushed back like half a dozen times and it was really easy for them to do. So all they had to do was say, we reject this, and, well, they rejected it. So now you need to do this other thing. Yeah, it felt all the power was in the hands of the massive company with all the money... I really think that they should put much more onus on the companies to come up with the evidence and counter evidence and do the legwork because they're the ones that have the time and the money”

CO, Contract issues

“[The provider] had a chance to submit their evidence as well, and they had loads of screenshots from my account. All of them were unreadable, they were all blurry, and you literally couldn't work out what they said”

CISAS, Mis-selling

“And I have an app which records phone calls, but it's on my old phone in the sense that, you know, like Android no longer support this feature. But you know, in the old phone it was. So I had to, you know, it was quite demotivating to open the old phone, go through those old calls and listen in and jolt [sic] down notes”

CO, Billing, Mental vulnerabilities

A small number of participants had trouble collating and uploading their files to their ADR scheme's portals

Some participants had complex cases requiring detailed and obscure pieces of evidence to be uploaded, sometimes going back over a period of months/years. In some cases, this required a lot of effort from participants to collate and organise, particularly when they had to reformat or transfer the evidence from different sources.



I have contacted [CISAS] and all they ever say is wait. There was not enough room to add my full complaint so they said put it on a piece of paper and take a picture

CISAS, Service Quality, Mental Health Vulnerability



I did everything I was told to do and [the portal] wouldn't do it. I did the click and drag. I got it on my desktop, ready to drag it, you know, I even had to at one point transfer documents. I'd already kept documents, change them. I've got them as word documents. I thought, okay, it said we accept JPG and PDF. So I, you know, made them all, converted them all into PDF documents to try and make sure it accepted it. Sometimes it did, sometimes it didn't

CO, Service issues



They need a copy of the deadlock letter, but as far as I remember [CISAS] didn't specifically ask for this to be uploaded. Then when I didn't upload it I received an email saying they couldn't progress until they had it. If they had made it clear they needed it I would have uploaded it at the start.

CISAS, Billing



The actual document upload was a bit fiddly and a bit slow. You couldn't upload a bundle of documents all at once, you had to do them all individually, which was a bit annoying and kind of old fashioned. The system was a bit clunky, and it had an awful lot of different ways to communicate with you. There was a messaging function, like a chat function, but there was also a document thing. So sometimes you could see there was a message there, but you couldn't tell if it was a chat, or a document thing, or maybe just a notification that you've moved on in the process. It didn't feel like it was designed with the user in mind.

**Peter**

Some participants felt they were at a disadvantage when trying to make a case for themselves



Many found it difficult to confidently make a case for themselves - especially when they felt there was so much on the line

Some participants felt ill-equipped to best represent themselves and their case, particularly those without experience of the ADR process.

It could be difficult for participants to tell what was relevant to the case and how to best present their argument, with some stating: *"I'm not a lawyer"*.

This was particularly salient as it was felt that providers did know how to present themselves, and had lawyers and teams fully equipped to do just this.

It could also feel difficult to verbalise everything in writing, especially for participants with more complex cases.



For some, the constraints of the application process itself exacerbated these difficulties

Word limits on the CISAS initial statement were felt to make it harder to relay all important information.

This was especially difficult for those with multiple complaints, or whose complaint extended over lengthy periods of time.

Some participants had to leave out aspects of their case in order to cover the most vital topics – which could be especially stressful for those who struggled to represent themselves in the first place.

This was not a complaint made by respondents applying through CO, either due to not having a word limit or to some other difference between the two schemes' application process.



For some CISAS participants, this felt even more acute, as they had not had the opportunity to speak to their caseworker over the phone and therefore felt more pressure on their ability to upload evidence and provide a statement.

Participants struggled to know what level of compensation they should ask for, and what they could reasonably expect from their case



Some participants found it very hard to have a sense of how much money they could or should ask for

Many struggled to find guidance from their ADR scheme on how much compensation they should ask for related to their specific case.

Some worried that asking for too much compensation might impact the likelihood of winning their case altogether.

Others felt there was no point putting in some “*pie in the sky*” number when they didn’t have a sense of how much money could be awarded for their particular case.

Participants felt that it was not always obvious what they could be compensated for - for instance, it was unclear to them if they could be compensated for non-financial harms (e.g. anxiety and stress, inconvenience, missing work, etc.)

Even those who believed non-financial harms could be compensated found the monetary value of these can be hard to quantify.



Some searched online for guidance

Many participants searched for advice online and case studies to figure out how much money they could realistically ask for and expect from their case.

Some reported seeing claim amounts online that felt unrealistic and high.

Others that had visited either the CO or CISAS website read that they could be awarded up to £10,000, whereas most participants ultimately received less than £200.

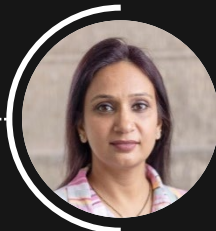


Can I charge my day rate for work I missed waiting for the issue to be resolved?

CISAS, Customer service



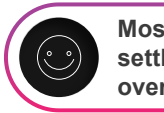
After I had sent submit [sic], I thought that I should have asked for compensation. I was a bit nervous - first of all, I wanted the debt gone. But when you start to ask for compensation, I'm thinking 'what can I actually show?' I mean, I didn't go to the doctors, even though it effected [sic] my mental health. But I think what put me off was the unknown of following up... I just want the most important thing gone. Because how do you quantify what happened? If I said 'okay, I want £1000 in compensation,' what does that mean? It's just plucking a number out of the air.



Sara



Around half of participants took an early settlement, and most of those who did so were happy to avoid the full ADR process

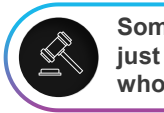


Most of those who accepted an early settlement were happy with the process overall

Most participants received an offer for early settlement from their provider:

- For some, this felt like evidence that the provider took the ADR process seriously
- This met their expectations of ADR forcing their provider to acknowledge the legitimacy of their complaint
- However, some found the settlement offer insultingly low or insufficient

Most of those who chose to accept their early settlement offer were happy and satisfied.



Some participants took early settlement just to avoid having to go through the whole ADR process

Some participants were not entirely satisfied with the offered settlement but were happy to accept it in order to avoid the remainder of the ADR process, particularly if they had a complex case.

Although these were generally for pragmatic reasons (e.g. saving time, effort, hassle), some felt unsure of timelines or potential compensation:

- This was particularly true for those who were unsure of how much compensation they should have asked for during onboarding

This was sometimes sparked by having had a bad experience with ADR or ombudsmen in the past and wanting to avoid similar issues playing out again.



Some participants accepted the early settlement to hasten the process out of desperation

Some took early settlement just to resolve the complaint quickly, even if they believed they were owed more.

This option mostly impacted participants who were ill-equipped to handle a long-term process, often due to financial or mental stresses.

It also impacted those who were desperate for resolution, such as those actively being pursued for bills they didn't believe they should have to pay.



They promised to do everything I had asked for

CO, Contract issues



[I took an early settlement] because it was an amount of money I was willing to accept and I was not convinced the ADR assessor would have awarded the full amount in my claim. I also didn't want all of this to go on much longer given the overall complaint time passed.

CISAS, Billing



I reluctantly accepted the offer because it wasn't about the offer. My anxiety levels go thru [sic] the roof whenever I have to deal with my provider. They drain you emotionally.

CISAS, Contract issues

Underway Survey Findings

- Overall, communication from the ADR scheme was seen to be clear, and participants felt their ADR scheme kept them up to date on progress
- Frequency of communication from the ADR schemes was seen to be about right, although a minority would have liked more frequent contact
- Commenting on evidence from the provider was seen as simple and easy
- All participants agreed that they had sufficient time to provide evidence to support their case
- Although most participants found uploading evidence through the portal easy, some didn't find the process very straightforward



It could be quicker, but I understand for it to be a complete investigation, it takes time.

CO, Billing Issues, physical vulnerability



The scheme is clear and easy to navigate for the main part, I like that all communications received from [the provider] are visible to me, but am not 100% clear on what comes next (there's a new deadline but I'm not sure who it is for).

CISAS, Contract Issues

Both portals were considered easy and intuitive to use, although some struggled with the digital experience

1

Most participants reported a positive experience, with the portal doing exactly what it set out to do, however some considered it outdated and clunky.

Some would also have liked help guides or tips to guide them through the process, which no participant mentioned finding.

2

Some users felt the process didn't suit them, so opted to send evidence by other means (CO) or asked for alternative ways to communicate (CISAS). This made the process more laborious for them to do a workaround.

3

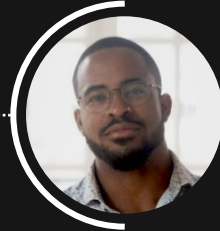
Both portals had issues with notifications:

CO: Participants reported receiving notifications, but on logging into the portal sometimes found there was no new information available or action they needed to take.

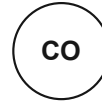
CISAS: Participants reported receiving too many notifications for each individual update, which did not always need user action.



So sometimes when you get an email, it says 'click here: there's an update', and then when you click on it, it says 'this link is forbidden'. Also, you can't see any documents on your phone. Which, I have an iPhone, and you can see PDFs on there from other people, but it's blocked on the phone. Which is a pity, really, because most people use phones for everything today anyway.



John



Decision Survey Findings

- Most participants accepted an offer from their provider
- The decision from the ADR scheme was mostly communicated through email (which directed participants to the portal), although CO participants also received phone calls too
- The language used to communicate the decision was mostly seen as clear and easy to understand
- Participants also considered the rationale behind the ADR schemes' decisions to be clear



[I accepted the offer from my provider because] I felt from a monetary point of view that it would be slightly more than I would be awarded if I had proceeded with the ADR process.

CO, Contract issues



I initially rang the scheme and the person I spoke to and the case handler were both very helpful, polite, and professional. I understood the process. This was clearly explained to me.

CO, Contract issues

Both ADR schemes relied on the portal to communicate their decision, though CO also offered a phone call

CO

CO - Through telephone call and portal

- Participants were generally positive in response to receiving a phone call to communicate their case decision, which was clear and easy to understand (more so than other means of communication)
- Participants had someone to explain the decision to them in detail and to ask clarifying questions to if necessary
- But on one occasion, a participant felt pressured by an ADR caseworker to accept their decision prematurely, even though they didn't fully understand or want to accept it



I wish she didn't ask on the phone call if she could accept the decision on my behalf as I felt pressured in saying yes - and I did. Reading through her decision later, I don't entirely agree.

CO, Contract issues

CISAS

CISAS - Only through portal

- All decisions came through email notification and the online portal
- Participants gave CISAS slightly lower language clarity scores than CO for decisions communicated through those channels
- CISAS did not offer a phone call, which could frustrate those who disagreed with the decision or didn't understand the reasoning



The initial timing and communication from the ADR I found very good. After the first rejection of the provider offer I have to say that I was a little confused as to what the next steps were and found ADR comms to be 'less' than after the initial steps

CISAS, Service quality

Most participants felt the decision on their case was well explained, although some would have liked more detail

The more detail, the better



Decisions were best received when the reasoning addressed every argument made on both sides and responded to every piece of evidence

- Some participants referenced previous ADR cases (in communications as well as in other sectors) in which caseworkers provided lists of each argument and piece of evidence, proving they had fully engaged

Some were left confused and frustrated



Some participants didn't understand the logic behind the decision, particularly when caseworkers didn't address every piece of evidence or argument made

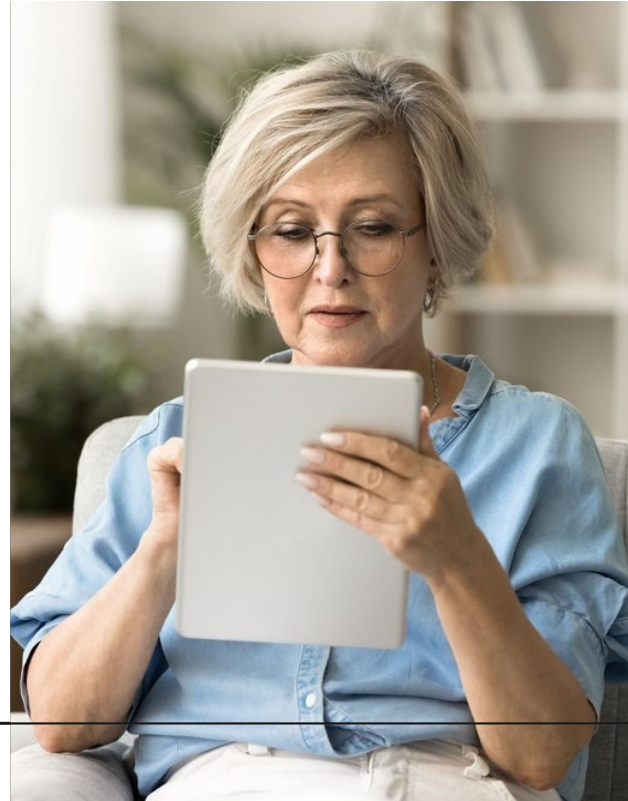
- A few participants felt their caseworker's decision mirrored their provider's argument, and didn't go far enough to demonstrate their impartial consideration of all evidence submitted
- Participants wished their ADR scheme would avoid confusing jargon or language - a complaint which was levelled at both ADR schemes

Continuity is key



Some participants with previous experience of ADR felt that the clarity of the decision - and, thus, the decision itself - could depend on the caseworker, with some providing more detail than others

- For some, this felt frustrating and arbitrary, as caseworkers who provided less detail were seen as less competent





[The ADR caseworker] didn't refer to most of the evidence. They simply said, 'well, we don't think [the provider] have to do any of this,' and that was it. They seemed to have more or less swallowed exactly what [the provider] had said, even though I had shown evidence to the contrary. So I don't really know how they got to that conclusion... In my previous ADR experience, the actual final decision referred to all of the events and listed them. There was actually some traceability.

**Peter**

CISAS



For most, accepting or rejecting the ADR scheme's decision was a straightforward process



Most participants found it easy to decide whether to accept, reject, or (for CO participants) appeal their ADR scheme's decision

Participants were usually quite clear on whether or not they were happy or agreed with the decision.

This was particularly true for those who were satisfied with the resolution offered to them.



However, some struggled to understand the timelines allotted to them

Participants who wanted to deliberate and consider their options were sometimes unsure of how much time they had to do this in.

Similarly, the timelines offered to providers could confuse participants, as many expected the provider to fulfil the terms of the resolution within 28 days, though 28 days was actually the timescale during which the provider could decide whether to accept, reject, or appeal the decision themselves.



There was also some confusion over the practical difference between accepting and rejecting a decision made against the participant

In cases in which the provider is not made to give the participant anything, some struggled to see the material difference between “*accepting*” and “*rejecting*” a claim, as they both seemed to have the same outcome.



Participants who felt frustrated by the ADR scheme's decision were often unsure of next steps



Some participants felt it was unclear what options they had if they didn't feel the decision was correct or go far enough.

One participant decided to take their case to the small claims court.



Those who applied through **CO** could appeal their decision.

Those with **CISAS**, however, had no other formal ADR option.



Most felt the ADR resolution was final, and that they now had no other means of seeking compensation.

This was especially frustrating for participants if they disagreed with the decision or did not fully understand the reasoning behind it.

Those who chose to appeal their decision with CO found the process easy, though not ultimately of great benefit

POSITIVES OF CO APPEALS PROCESS

- Easy
- Timelines were clearly communicated
- Felt like a viable recourse



NEGATIVES OF CO APPEALS PROCESS

- If the appeal did not go in their favour, it could feel to some like a waste of time
- Perception that the appeal will not be reviewed by someone with a new perspective



Though no participants complained of being unable to appeal when they wished to, there were some who chose to reject the outcome of their case without appealing. In these cases, participants were unsatisfied with the limitations of CO's power to enforce more sweeping measures, such as requiring changes in customer service or in broader customer communications.

CISAS does not offer an appeals process, which caused frustration to those who disagreed with or were confused by the logic of their decision and expressed explicit desire to appeal



[The ADR caseworker] explained how I could challenge the decision. And I asked questions around who would review the decision challenge, and a bit more about that process. I was quite unhappy to hear that the person who would be reviewing would be at the same level as the case handler. So it wasn't a manger [sic] or anyone above, it was just another colleague. And my argument was that, if the other colleague has been trained exactly like you, then they'll most likely reach the same outcome. They did - they didn't take very long to re-review it. And she came back and said yeah, everything was done properly.



Asif

CO



The ADR process doesn't feel finished for participants until the terms of their resolution are fulfilled

For those who don't receive their resolution quickly or at all, the ADR process can feel futile or broken

1

Timelines could feel unnecessarily long

Some participants were confused or frustrated by the amount of time it could take for their provider to fulfil the resolution.

Some claimed their decision letter stated that it could take up to 28 days to receive the resolution, although in reality providers were given 28 days to appeal the decision, and then another 28 to fulfil resolution.

For some who were found to have been wrongfully billed by their provider or were awaiting the implementation of their contract, this felt inordinately long.

To many, the ADR process did not feel complete until they had received the terms of their resolution - for example, financial compensation or an apology.

2

Providers sometimes ignored or did not fulfil resolutions

Some participants claimed that even after lengthy waiting periods, they had still not received the resolution from their provider.

This was confusing and frustrating for participants, who were unsure of what recourse they had available to them either formally via the ADR scheme or informally outside of the ADR process (e.g. by contacting their provider directly).

This also impacted the feeling of fairness or efficacy of the ADR system, as receiving the terms of their resolution was the overall motivation for undergoing ADR for many participants.

3

When providers failed to fulfil the resolution, participants lost trust in ADR

Many participants were unclear on whether their ADR scheme had the power to enforce the terms of their resolution against their provider.

Many believed the ADR schemes did not have this power and that the provider could "*do as they like*".

This led to a sense that the ADR schemes didn't have any material power if they were unable to force providers to honour resolutions, resulting in distrust and low customer satisfaction.



08

Reflections

The method of communication made a clear difference to the perceived overall customer service experience



CO

- **CO** followed up initial online applications with a call (lasting 30-45 minutes). This call was considered helpful and reassuring, as well as making participants feel listened to.
- The process, timelines and next steps were clearly communicated up front. Expectations were therefore carefully managed.
- There was one allocated caseworker, and communication was regular and consistent, which participants generally liked.



CISAS

- **CISAS** managed communication through their online portal. Some commented on this process as being highly impersonal, automated, and delayed in response. Some tried to reach out by phone, or otherwise mentioned wishing a part of the process included a phone call with their caseworker.
- Due to the digital nature of the exchanges, timelines were often not communicated, or they were missed in the documentation if they were
- Participants felt there were lots of different caseworkers on their case, so there was a feeling of being passed around and lacking the human touch since they couldn't build a rapport with one caseworker
- Some felt that there were too many emails, and that they were overloaded with information when they received emails every time an action happened on their case (even if they weren't required to do anything personally). Frequent deadline reminders were also felt to add further stress to the process

Some participants felt that providers were dragging out the process to be unnecessarily stressful and difficult

Many participants commented that their provider seemed to be taking steps to delay or otherwise undermine the ADR process. This could look like:

- 1 Taking full advantage of extended timelines by refusing to act until the 'last possible minute'
- 2 Taking advantage of process loopholes to further delay action, for example by repeatedly offering settlements to reset deadlines
- 3 Delaying issuance of resolution until past the deadline date given by the ADR scheme



I've also experienced [my provider] seemingly purposely dragging their heels with this complaint and they seemed to consistently keep that up given they waited 2 weeks for this settlement offer. I now have a feeling they will take the full 20 working days to give me my settlement. Which is annoying and I wish the ADR schemes/Ofcom would take note of providers doing this.

CISAS, Service Quality

I feel it is too little and too late that is being done by [the ADR scheme] to ensure there is a timely and complete implementation of the resolution agreed between [my provider] and me as part of their complaints handling on their website... The Communications providers, whether they are as big as [my provider] or smaller companies as [another provider], all have consistently proven that they can and will delay the ombudsman / adr decision implementation as much as they can get away with. This is an area where there needs to be more monitoring by Ofcom and strict timelines prescribed

CO, Billing

The process is OK, I am seeking a resolution ASAP so I would prefer if the duration to respond should shorten as we go through the process. 7 days is a long time considering [my provider has] already had 6 months to deal with the matter, and CISAS recently gave [my provider] 7 days and an additional 10 days to deal with this

CISAS, Service Quality

Some participants raised fairness and bias concerns

Many participants became disenchanted by the process as they felt it structurally or overtly favoured providers



There was a general expectation that ADR schemes were going to be champions of participants' interests

- Much of the expectation of ADR was that it was there to help consumers not be taken advantage of by their providers:
 - Like a 'Martin Lewis' type defending the interests of participants
- Though most stated that they knew ADR was impartial and unbiased, there was still some expectation that it was there to "defend the little guy"
- For some it was a shocking and frustrating experience to discover this was not the case, making them feel disheartened and more likely to believe the process was biased against them



Process can seem easier for providers than for participants

- Providers were felt to have teams of people working regularly on adjudication
- Providers were also believed to have lots of experience with ADR, whereas most participants were only going through this process 1-2 times in their lives
- Providers were understood to have kept detailed notes of interactions with participants, whereas most participants didn't keep track of every interaction they've had with their provider
- Participants didn't necessarily know how to represent themselves and their interests in what was perceived to be a quasi-legal situation, while it was understood that providers did
- Lengthy timelines - particularly around provider deadlines - sometimes caused financial and emotional distress to participants, whereas these timelines seem to only play into the provider's interests



Feeling that providers are favoured over participants

- Providers' evidence was sometimes felt to have been "taken as gospel", i.e. that ADR schemes fully deferred to whatever record the provider kept, even if it was directly in conflict with the participant's experience
- On some occasions, decision explanations seemed to mimic the arguments and language providers claimed in their evidence, leading some to feel that ADR schemes were just in the pockets of providers
- The perception of a lack of practical power to enforce resolution/decision sometimes further exacerbated this feeling



So the point I'm trying to make here is that [the caseworker] didn't want to listen. [From] my side of things [it felt like] he assumed [that what my provider] was doing was hundred percent right without verifying the facts of the case or the matter. And then he hung up.

CO, Billing

Overall, the outcome of a case had a clear impact on the overall final perception of the ADR process



22 participants (out of 28) who received an outcome they accepted were satisfied overall with the ADR process.

These participants reported overall satisfaction with communication, timelines and generally forcing a response from providers (which participants otherwise don't believe they'd have got).

Participants who accepted



I think the ADR has been great - I was getting nowhere for weeks before and then it has hopefully all been resolved in a matter of days, with clear communication

CISAS, Customer service, Very satisfied with overall ADR process

Well, they're doing a great job, and it's just about streamlining the application process that it allows adequate representation from lay people

CISAS, Billing, Very satisfied with overall ADR process

I appreciated the phone call and I am convinced that I would have not received a response if it was not for the intervention of ADR

CO, Billing, Very satisfied with overall ADR process



Just 1 participant (out of 8) who received an outcome they intended to appeal/reject was satisfied overall with the ADR process.

The rest were dissatisfied, speaking more negatively of the ADR themselves with regards to the complexity of evidence needed, the overall process and the authority that the ADR holds

Participants who intended to appeal/reject



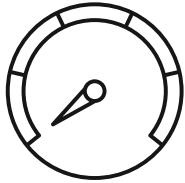
Unfortunately the ADR scheme is powerless to investigate beyond the information the customer gives. So important information such as supplier recordings are not obtained and they do not give enough time for me to request them as a data request. The decision is therefore supplier biased.

CO, Mis-selling, Fairly Dissatisfied with overall ADR process

The CISAS scheme / system was very poor. They wasted my time. There were multiple handlers and adjudicators. No consistency. Not in plain English either. Very abrupt ending when I rejected decisions with no recourse. They also agreed with broadband provider and my claim not upheld. I've been through this process twice with a repeat of the first case. They appear to serve no purpose.

CISAS, Mis-selling, Very Dissatisfied with overall ADR process

Some participants were frustrated by what felt like limitations of ADR's power



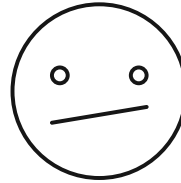
Some felt the upper limit of financial compensation the ADR schemes could award was too low

Some felt that the amount the ADR schemes could award impacted how seriously their provider took their complaint. These participants were not *expecting* to receive the maximum award of £10,000 but would rather the provider be forced to treat their complaint with the seriousness of a potentially costly case. In addition, a small number of individuals across both schemes felt that their own reward was too low.



At the moment, there is no real incentive for them to be good at customer service. I'm not very good at expressing myself, but basically, if the maximum penalty is 75 for example, its completely different from having a maximum penalty of 1000 for example.

CO, Billing



Providers being seen to ignore or undermine an ADR scheme's decision or process could exacerbate this frustration

Some felt that their provider had lied, withheld key evidence, took advantage of process loopholes, and/or failed to fulfil their resolution within the time period designated by the ADR scheme. When providers were seen to be acting in bad faith, and the ADR scheme was seen to either allow or reward this behaviour, participants felt frustrated and again saw the process as biased or otherwise unfair.



The ADR scheme is powerless. They only investigate based upon the information I gave and do not or cannot demand information from the supplier. Therefore, as long as the supplier simply stays quiet, they can continue to act in the same way with no consequences.

CO, Mis-selling



co

In my experience the call centre staff of ADRs need to be more emphatic [sic] and open to listening to the issues/challenges faced by the consumers.

I have found these interactions to be very hit and miss.

The quality of customer service is like winning a lottery... Some are very good and some are very bad. ADR's should have some customer satisfaction targets.

CO, Billing, Mental health

Most people had a positive onboarding experience with CO, with some variances in the quality of customer service from case workers

Most caseworkers for CO were seen as positive and helpful, usually helped by the communications via phone that fostered more open dialogue.

However, the experience was dependent on the individual dealing with the case. Furthermore, some case workers were felt at times to be unreliable, for example by not returning calls.

There were some issues with caseworkers going against expected behaviours, by for example being perceived as a bit cold or, in one case, causing a participant to feel pressured to accept CO's decision on the phone (even though they didn't agree with it and didn't fully understand the reasoning).



CISAS

I needed help...I hoped that by contacting CISAS they might be able to help me get the matter dealt with [by] someone at a higher level. I was completely unprepared for the cold, unsympathetic, robotic, downright ignorant and frankly heartless response.

[The caseworker] told me in no uncertain terms my problem was nothing to do with CISAS and that all they do is send messages via their portal to the provider.

I was made to feel like a nuisance.

CISAS, Contract issues, Mental health

CISAS' digital-first approach to customer service negatively impacted experience for some

Communication with **CISAS** taking place through the portal meant that some participants were frustrated by what was felt to be a slow process and long wait times.

This digital approach also meant that already-frustrated participants felt they were being communicated with in a manner that lacked a sense of empathy, further exacerbating their angst.

At the end of the process, once a decision had been made, participants who wanted to clarify or ask questions if they didn't understand the reasoning behind the decision understood there to be no way to contact the scheme outside of the portal.

At the start of the journey, most participants who were eligible for reasonable adjustment were aware that additional support was available, although not all chose to use it



Some didn't feel as if they were treated with their impairment in mind.



Although participants stated their preferred contact method, for some this method of communication was not used.



Anxiety could be especially acute for those with mental health issues.



Some were untrusting of the communications they received.



I honestly have had no idea what I'm doing. I've had to have guidance to complete the forms... I've got bipolar and psychosis, and this genuinely has been the worst experience of my life.

CISAS, Service Quality, Mental health



I am visually impaired and I made it clear when I spoke to the Ombudsman service that I could not use the website and asked for a "reasonable adjustment" ... I specifically asked that all communications be by email both from them to me and from me to them. They noted this but totally ignored it. As a result I had to ask my neighbour to read the website information to me and to reply on my behalf something which was completely unacceptable as it meant I had to discuss and explain my personal financial and other circumstances to a neighbour.

All the ombudsman has said (verbally) is "sorry for the inconvenience but that is how our case management systems work". I pointed out that this is a breach of the Law but they simply don't seem to care.

CO, Service quality, Visual impairment



09

Key takeaways

Broadly, participants were satisfied with the ADR process across both CO and CISAS

However, there were some areas in which participants thought the process could be improved



The ADRs could do more to manage expectations upfront

Participants struggled to accurately understand the ADR process and some of the ADR schemes' powers.

Some believed the schemes would take on a 'consumer champion' role and would be able to issue decisions intended to reprimand or otherwise regulate the behaviour of communications providers. This could be exacerbated by misleading information from third-party sources or reviews online.

Others expected ADR schemes would have the power to implement far harsher punishments than they experienced, such as higher fines or mandating more sweeping changes.



There were fault lines in both CO's and CISAS's approaches

For **CO**, many appreciated the phone call and the sense of empathy they received from their caseworker. However, the variability in how much detail a caseworker went into when giving a decision could make the outcomes feel more inconsistent and, by extension, arbitrary.

CISAS relied heavily on the online portal interactions and templated responses. While this gave participants a feeling of continuity, it could leave certain participants (particularly those with vulnerabilities or less digital literacy) feeling isolated and underserved.



The process sometimes felt biased toward providers

Some participants repeatedly expressed concerns about bias, both regarding the process itself and the decision.

Regarding the process, participants felt an inordinate amount of the burden of proof fell to them. Further, providers could be perceived as taking advantage of generous timelines and/or provide inaccurate evidence, which the ADR schemes were sometimes seen to take on board unchallenged.

Concerns around biased rulings usually arose when the wording of a decision could be perceived as 'mimicking' the provider's initial statement and was felt to ignore or not engage with certain arguments or pieces of evidence from participants.



10

Detailed case studies

Case studies: Decision in favour



ADR Scheme  CO



Complaint Service



Service Broadband



Decision in favour



Appeals No

David had a rolling broadband contract with his provider and decided to switch to another provider. He notified his provider and returned the router using the pre-paid envelope and obtained proof of postage. His provider claimed they did not receive the router and charged him for it. After a lot of back and forth, his provider referred the matter to a debt collection agency.

David requested a deadlock letter and applied to CO. His provider offered an early settlement of £100 which he accepted as he wasn't sure how much more he would get via adjudication.

Although the matter was dealt with, David found the ADR process quite challenging. He felt that the onus was on him to provide evidence - and had expected that this would be up to his provider. He was also frustrated that he had to get a deadlock letter before CO would deal with his case.



ADR Scheme  CISAS



Complaint Service



Service Broadband



Decision in favour



Appeals No

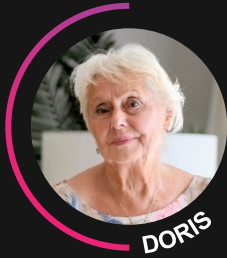
Beth was unhappy with the broadband service she was receiving from her provider as it was intermittent and didn't work properly. She spent months talking to them but they were unable to offer any solutions to the problem.

Her provider eventually agreed an early exit on the contract and compensation of £50 which Beth did not think was fair considering the amount of time she had spent trying to resolve the issue.

She was pleased that there was an ombudsman service she could apply to as she was feeling very frustrated.

She found the process of uploading evidence quite time consuming, but she found communication with CISAS to be good, and she understood what was required. She was disappointed with the amount offered (£150) but felt the decision was explained clearly.

Case studies: Decision not in favour



ADR Scheme  CO



Complaint
Service



Service
Phone



Decision
Against

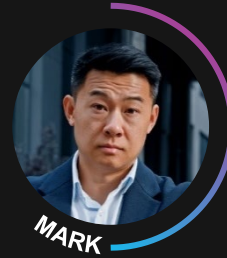


Appeals
No

Doris, a widow in her 70s caring for her elderly disabled mother, applied to CO after her current provider failed to port her landline number during a service switch from her previous provider. This left her unable to receive calls on the number her mother was familiar with.

Doris appreciated having a single case worker throughout the process. However, she faced difficulties navigating CO's online portal, found there to be a lack of clarity on next steps and timelines, and felt that CO were unable to compel her previous provider to cooperate or provide evidence against their denial of receiving porting requests from her current provider. CO also had to treat the complaints against her previous and current providers separately.

Despite her case worker's efforts, Doris felt the overall ADR process was unhelpful for her unique caring situation.



ADR Scheme  CISAS



Complaint
Billing



Service
Broadband



Decision
Against



Appeals
No

Mark filed complaints against his provider over price increases he felt breached his contract. Unable to resolve it directly, his provider recommended that he contact CISAS.

While the application was straightforward, Mark felt the overall CISAS process lacked continuity, with multiple adjudicators, too much repetitive communication, and usage of confusing legal jargon. CISAS ultimately rejected his claim in what he felt was an abrupt manner after initially appearing to side with his position.

Despite initial optimism, Mark was left frustrated by what he viewed as a lack of impartiality and clarity in the unsatisfactory CISAS process, which made him disheartened about pursuing future complaints through the same ADR scheme.

He felt the process ended abruptly, with little onward support for next steps.